
State: Arkansas **Filing Company:** United National Life Insurance Company of America

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010

Product Name: Standardized Medicare Supplement Rate filing

Project Name/Number: /

Filing at a Glance

Company: United National Life Insurance Company of America

Product Name: Standardized Medicare Supplement Rate filing

State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010

Filing Type: Rate

Date Submitted: 09/28/2012

SERFF Tr Num: GRTT-128699926

SERFF Status: Closed-Disapproved

State Tr Num:

State Status: Disapproved-Closed

Co Tr Num: UNLMZ2013_AR

Implementation: On Approval

Date Requested:

Author(s): Linda David

Reviewer(s): Stephanie Fowler (primary)

Disposition Date: 10/04/2012

Disposition Status: Disapproved

Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** United National Life Insurance Company of America
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010
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General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 9% Filing Status Changed: 10/04/2012
State Status Changed: 10/04/2012
Deemer Date: Created By: Linda David
Submitted By: Linda David Corresponding Filing Tracking Number:
Filing Description:
September 26, 2012

Ms. Julie Benafield Bowman
Arkansas Department of Insurance
Seniors Insurance Network
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Loss Ratio & Rate Revision Filing - Standardized Medicare Supplement Forms
N.A.I.C. Company Code 92703
Federal ID Number 37-1095206
Company Filing Number UNLMZ2013AR

Dear Ms. Bowman:

Enclosed please find a loss ratio and rate revision filing for our standardized Medicare Supplement forms. There are 655 policyholders currently in force in your state with a current annual premium of \$1,584. The prior rate history for these forms is shown in the enclosed rate memorandum. The affected forms and requested increases are as follows:

Form U1040A U1040D U1040F U1040G U1040N All
Request 9.0% 9.0%0 9.0% 9.0% 9.0% 9.0%

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda_David@gtlic.com.

Sincerely,

United National Life Insurance Company

Linda David

State: Arkansas **Filing Company:** United National Life Insurance Company of America
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Corporate Actuarial

Encl.

Company and Contact

Filing Contact Information

Linda David, Product Analyst
1275 MILWAUKEE AVE 847-904-5639 [Phone]
GLENVIEW, IL 60025

Filing Company Information

United National Life Insurance Company of America	CoCode: 92703	State of Domicile: Illinois
1275 Milwaukee Ave.	Group Code: 687	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(847) 803-5252 ext. [Phone]	FEIN Number: 37-1095206	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
United National Life Insurance Company of America	\$50.00	09/28/2012	63197887

State:	Arkansas	Filing Company:	United National Life Insurance Company of America
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010		
Product Name:	Standardized Medicare Supplement Rate filing		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	10/04/2012	10/04/2012

State:	Arkansas	Filing Company:	United National Life Insurance Company of America
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010		
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Project Name/Number:	/		

Disposition

Disposition Date: 10/04/2012

Implementation Date:

Status: Disapproved

Comment: Given the lack of credibility and the current state of the economy, we are unable to apporve this request at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United National Life Insurance Company of America	%	%				%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Experience Exhibits	Disapproved	No
Supporting Document	Rates	Disapproved	Yes

State:	Arkansas	Filing Company:	United National Life Insurance Company of America
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Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.000%
Effective Date of Last Rate Revision:	10/01/2011
Filing Method of Last Filing:	Serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United National Life Insurance Company of America	%	%				%	%

SERFF Tracking #:	GRTT-128699926	State Tracking #:		Company Tracking #:	UNLMZ2013_AR
State:	Arkansas	Filing Company:	United National Life Insurance Company of America		
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010				
Product Name:	Standardized Medicare Supplement Rate filing				
Project Name/Number:	/				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Rates	Disapproved	10/04/2012
Comments:			
Attachment(s):			
UNLMOO_ AR_2013.pdf			

United National Life Insurance Company

Standardized Medicare Supplement Rates

Annual Rates - Effective 2013

Base Rates

Arkansas

	Preferred						Standard				
Age	Plan A	Plan D	Plan F	Plan G	Plan N		Plan A	Plan D	Plan F	Plan G	Plan N
All Ages	1,596.85	1,964.88	2,284.24	2,005.91	1,461.76		1,774.24	2,183.20	2,538.04	2,228.83	1,624.78

A discount factor of 0.93 is applied for married applicants

Zip Codes

720-722

716-719, 723-729

Area Factors

0.93

0.80